

**Information to identify the case:**

Debtor 1 James Joseph Lewis  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5648**  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-80497**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Joseph Lewis

June 21, 2016

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 James Joseph Lewis  
 Debtor

Case No. 16-80497-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jun 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2016.

db  
 24276173 +James Joseph Lewis, 1028 Minns Drive, Apt. B, Machesney Park, IL 61115-2108  
 +Enhanced Recovery Company, Attn: Bankruptcy Dept., PO Box 57547,  
 Jacksonville, FL 32241-7547  
 24276174 +Equifax, PO Box 740256, Atlanta, GA 30374-0256  
 24276175 +Experian, PO Box 4500, Allen, TX 75013-1311  
 24276177 +Kindra King, 1028 Minns Drive, Apt. B, Machesney Park, IL 61115-2108  
 24276178 +Mutual Management Services Co., LLC, 7177 Crimson Ridge Dr., Suite 10, PO Box 8740,  
 Rockford, IL 61126-8740  
 24276183 +The Cash Store/ Cottonwood Fin., Attn: Bankruptcy Dept, 1901 Gateway Drive Suite 200,  
 Irving, TX 75038-2425  
 24276185 +TransUnion, 555 West Adams Street, Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+EDI: QBJNATALE.COM Jun 22 2016 00:58:00 Bernard J Natale, Bernard J. Natale, Ltd.,  
 Edgebrook Office Center, 1639 N Alpine Rd, Suite 401, Rockford, IL 61107-1481  
 24276171 +EDI: WFNNB.COM Jun 22 2016 00:58:00 Comenity Bank/Meijer, Attn: Bankruptcy Dept.,  
 PO Box 182789, Columbus, OH 43218-2789  
 24276172 +E-mail/Text: aquist@creditorsprotection.com Jun 22 2016 01:21:20  
 Creditors Protection Service, Attn: Bankruptcy Dept., PO Box 4115,  
 Rockford, IL 61110-0615  
 24276176 +EDI: IIC9.COM Jun 22 2016 00:58:00 IC Systems Collections, Attn: Bankruptcy Dept.,  
 PO Box 64378, Saint Paul, MN 55164-0378  
 24276181 EDI: AGFINANCE.COM Jun 22 2016 00:58:00 Springleaf Financial Services, 6412 N. 2nd Street,  
 Loves Park, IL 61111  
 24276182 EDI: AGFINANCE.COM Jun 22 2016 00:58:00 Springleaf Financial Services, P.O Box 3251,  
 Evansville, IN 47731  
 24276179 +EDI: SECFIN.COM Jun 22 2016 00:58:00 Security Finance, 3618 East State Street,  
 Rockford, IL 61108-1916  
 24276180 +EDI: SECFIN.COM Jun 22 2016 00:58:00 Security Finance Corporation, Attn: Bankruptcy Dept.,  
 PO Box 3146, Spartanburg, SC 29304-3146  
 24313771 EDI: RMSC.COM Jun 22 2016 00:58:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 24313702 EDI: RMSC.COM Jun 22 2016 00:58:00 Synchrony Bank, c/o Recovery Management Systems Corp.,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 24276184 +EDI: TFSR.COM Jun 22 2016 00:58:00 Toyota Motor Credit Co, Attn: Bankruptcy Dept.,  
 1111 W 22nd St. Ste 420, Oak Brook, IL 60523-1959  
 24276186 +EDI: WABK.COM Jun 22 2016 00:58:00 World Finance Company, PO Box 6429,  
 Greenville, SC 29606-6429  
 24276186 +E-mail/PDF: bk@worldacceptance.com Jun 22 2016 01:31:13 World Finance Company,  
 PO Box 6429, Greenville, SC 29606-6429  
 24276187 +EDI: WABK.COM Jun 22 2016 00:58:00 World Finance Corporation, Attn: Bankruptcy Dept.,  
 2570 Charles St., Rockford, IL 61108-1652  
 24276187 +E-mail/PDF: bk@worldacceptance.com Jun 22 2016 01:29:35 World Finance Corporation,  
 Attn: Bankruptcy Dept., 2570 Charles St., Rockford, IL 61108-1652

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0752-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jun 21, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2016 at the address(es) listed below:

Bernard J Natale natalerlaw@bjnatalerlaw.com, bnatale@ecf.epiqsystems.com  
Daniel A Springer on behalf of Debtor 1 James Joseph Lewis spr03001@gmail.com,  
ecfspringerlaw@gmail.com  
Michael K Blissenbach on behalf of Debtor 1 James Joseph Lewis mblissenbach@hotmail.com,  
mkb.dspringerlaw@gmail.com  
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4